



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

STRAFFI & STRAFFI, LLC  
670 Commons Way  
Toms River, NJ 08755  
(732) 341-3800  
(732) 341-3548 (fax)  
Attorney for Debtor(s)

[+]

In Re:  
Miranda, Bernadette

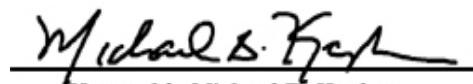
Order Filed on January 11, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 22-11342  
Chapter: 13  
Judge: MBK

**ORDER RESPECTING REQUEST FOR EXTENSION  
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: January 11, 2023**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on May 12, 2022 :

Property: 741 Mehar Court, Toms River, NJ 08753

Creditor: Selene Finance

and a Request for

Extension of the Loss Mitigation Period having been filed by the debtor, and for good cause shown,

Early Termination of the Loss Mitigation Period having been filed by \_\_\_\_\_, and for good cause shown,

It is hereby ORDERED that,

The Loss Mitigation Period is extended up to and including 4/3/23.

The Loss Mitigation Period is terminated, effective \_\_\_\_\_.

And it is further ORDERED that,

If this case is dismissed during the loss mitigation period, loss mitigation is terminated effective on the date of the order of dismissal.

In re:  
Bernadette M. Miranda  
Debtor

Case No. 22-11342-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Jan 11, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

## CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2023:

Recip ID Recipient Name and Address  
db Bernadette M. Miranda, 741 Mehar Ct, Toms River, NJ 08753-4395

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2023

Signature: \_\_\_\_\_  
/s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor DLJ Mortgage Capital Inc ajennings@raslg.com
Daniel E. Straffi	on behalf of Debtor Bernadette M. Miranda bkclient@straffilaw.com G25938@notify.cincompass.com
Denise E. Carlon	on behalf of Creditor DLJ Mortgage Capital Inc dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Harold N. Kaplan	on behalf of Creditor DLJ Mortgage Capital Inc hkaplan@rasnj.com, kimwilson@raslg.com
Sindi Mncina	on behalf of Creditor DLJ Mortgage Capital Inc smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Jan 11, 2023

Form ID: pdf903

Total Noticed: 1

TOTAL: 8